

United States Bankruptcy Court
Eastern District of Virginia
200 South Washington Street
Alexandria, VA 22314

Case Number 12-17297-BFK
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jorge L. Marrero
4125 Granby Road
Woodbridge, VA 22193

Virginia Marrero
4125 Granby Road
Woodbridge, VA 22193

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-3799

Joint Debtor: xxx-xx-7162

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Jorge L. Marrero and Virginia Marrero are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 18, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jorge L. Marrero
 Virginia Marrero
 Debtors

Case No. 12-17297-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: B18

Page 1 of 3
 Total Noticed: 57

Date Rcvd: Mar 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2013.

db/jdb
 11524533 +Jorge L. Marrero, Virginia Marrero, 4125 Granby Road, Woodbridge, VA 22193-2509
 11524534 +Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
 +Cach LLC/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St., 2nd Fl, Denver, CO 80237-3408
 11524547 +Glasser and Glasser, P.L.C., 580 E. Main Street, Suite 600, Norfolk, VA 23510-2322
 11524550 +Home Depot Credit Service, PO Box 790328, Saint Louis, MO 63179-0328
 11524555 +McGuigan Law Office, LLC, 311 Veterans Hwy, Ste. 100A, Levittown, PA 19056-1422
 11524563 +NTB, PO Box 6497, Sioux Falls, SD 57117-6497
 11524562 +NTB, CitiCards Private Label Bankruptcy, PO Box 20483, Kansas City, MO 64195-0483
 11524558 +Nasa Federal Credit Union, 500 Prince Georges Blvd, Upper Marlboro, MD 20774-8732
 11524559 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
 11524564 +Paul W Conrad DDS PC, 16150 Country Club Drive, Montclair, VA 22025-2497
 11524567 +Protas, Spivok & Collins, LLC, 4330 East West Highway, Suite 900, Bethesda, MD 20814-4454
 11524571 +Sentara Collections, PO Box 79698, Baltimore, MD 21279-0698
 11524572 +Solstas Lab Partners, 4380 Federal Drive, Suite 100, Greensboro, NC 27410-8149
 11524573 +Stern & Associates, 415 N Edgeworth St Ste 2, Greensboro, NC 27401-2071
 11524578 +The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St., Evanston, IL 60201-1507
 11524579 +The Bureaus Inc., 1721 Central St, Evanston, IL 60201-1507
 11524587 +Zwicker & Associates, P.C., 948 Clopper Rd. 2nd Floor, Gaithersburg, MD 20878-1366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QROTYLER.COM Mar 20 2013 02:48:00 Robert Ogden Tyler,
 Tyler, Bartl, Ramsdell & Counts, P.L.C., 300 North Washington Street, Suite 202,
 Alexandria, VA 22314-2530
 11524538 EDI: CAPITALONE.COM Mar 20 2013 02:48:00 Capital One Bank, PO Box 85520,
 Richmond, VA 23285-0000
 11524534 +EDI: STFC.COM Mar 20 2013 02:48:00 Cach LLC/Square Two Financial, Attention: Bankruptcy,
 4340 South Monaco St., 2nd Fl, Denver, CO 80237-3408
 11524535 +E-mail/Text: bankruptcy@cavps.com Mar 20 2013 03:12:05 Calvary Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2322
 11524536 EDI: CAPITALONE.COM Mar 20 2013 02:48:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 11524537 +EDI: CAPITALONE.COM Mar 20 2013 02:48:00 Capital One Bank, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 11524539 +EDI: CAPITALONE.COM Mar 20 2013 02:48:00 Capital One N.A., Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 11524540 +EDI: CAPITALONE.COM Mar 20 2013 02:48:00 Capital One N.A., PO Box 30273,
 Salt Lake City, UT 84130-0273
 11524541 +EDI: CHASE.COM Mar 20 2013 02:48:00 Chase, Attn: Bankruptcy Dept, PO Box 15298,
 Wilmington, DE 19850-5298
 11524542 +EDI: WFNNB.COM Mar 20 2013 02:48:00 Comenity Bank/Fashion Bug, PO Box 182273,
 Columbus, OH 43218-2273
 11524543 +EDI: WFNNB.COM Mar 20 2013 02:48:00 Comenity Bank/womnwithn, PO Box 182273,
 Columbus, OH 43218-2273
 11524544 EDI: RCSDELL.COM Mar 20 2013 02:43:00 Dell Financial Services, 1 Dell Way,
 Round Rock, TX 78682-0000
 11524546 +EDI: AMINFOFP.COM Mar 20 2013 02:48:00 First Premier Bank, PO Box 5524,
 Sioux Falls, SD 57117-5524
 11524545 +EDI: AMINFOFP.COM Mar 20 2013 02:48:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 11524548 +E-mail/Text: bankruptcy.bnc@gt-cs.com Mar 20 2013 03:10:41 Green Tree Servicing LLC,
 PO Box 6172, Rapid City, SD 57709-6172
 11524551 +EDI: HFC.COM Mar 20 2013 02:48:00 HSBC, PO Box 5263, Carol Stream, IL 60197-5263
 11524552 +EDI: HFC.COM Mar 20 2013 02:48:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
 11524553 +EDI: HFC.COM Mar 20 2013 02:48:00 HSBC/Best Buy, PO Box 5253, Carol Stream, IL 60197-5253
 11524549 +E-mail/Text: BKNOTICES@EAFLLC.COM Mar 20 2013 03:10:38 Hilco Receivables, Attn: Bankruptcy,
 1120 Lake Cook Road Suite B, Buffalo Grove, IL 60089-1970
 11524554 +EDI: RMSC.COM Mar 20 2013 02:48:00 Lowes / MBGA, Bankruptcy Department, PO Box 103106,
 Roswell, GA 30076-9106
 11524556 +EDI: MERRICKBANK.COM Mar 20 2013 02:48:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 11524557 +EDI: MID8.COM Mar 20 2013 02:48:00 Midland Funding, 8875 Aero Dr,
 San Diego, CA 92123-2255
 11524560 +E-mail/Text: bnc@nordstrom.com Mar 20 2013 03:09:40 Nordstrom FSB,
 Attn: Bankruptcy Department, PO Box 6566, Englewood, CO 80155-6566
 11524561 +E-mail/Text: bnc@nordstrom.com Mar 20 2013 03:09:40 Nordstrom FSB, PO Box 6565,
 Englewood, CO 80155-6565
 11524566 EDI: PRA.COM Mar 20 2013 02:48:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-0000
 11524565 EDI: PRA.COM Mar 20 2013 02:48:00 Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,
 Norfolk, VA 23541-0000
 11524568 +EDI: RMSC.COM Mar 20 2013 02:48:00 Sams Club / GEMB, Attn: Bankruptcy Department,
 PO Box 103104, Roswell, GA 30076-9104

District/off: 0422-9

User: admin
Form ID: B18

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Total Noticed: 57

Date Rcvd: Mar 19, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11524569 +EDI: RMSC.COM Mar 20 2013 02:48:00 Sams Club / GEMB, PO Box 965005,
Orlando, FL 32896-5005
11524570 +EDI: SEARS.COM Mar 20 2013 02:48:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
11524574 +EDI: STFl.COM Mar 20 2013 02:48:00 Suntrust Bank, PO Box 85052, Richmond, VA 23285-5052
11524575 EDI: AISTMBL.COM Mar 20 2013 02:48:00 T-Mobile, Customer Relations, PO Box 37380,
Albuquerque, NM 87176-7380
11524577 +EDI: WTRRN BANK.COM Mar 20 2013 02:48:00 Target, PO Box 673, Minneapolis, MN 55440-0673
11524576 +EDI: WTRRN BANK.COM Mar 20 2013 02:48:00 Target, c/o Fin. & Retail Services,
Mailstop BV P.O.Box 9475, Minneapolis, MN 55440-9475
11524580 +EDI: WFNNB.COM Mar 20 2013 02:48:00 Victoria's Secret, Attention: Bankruptcy,
PO Box 182125, Columbus, OH 43218-2125
11524581 +EDI: WFNNB.COM Mar 20 2013 02:48:00 Victoria's Secret, PO Box 182789,
Columbus, OH 43218-2789
11524582 E-mail/Text: leeann@norvamedbill.com Mar 20 2013 03:10:29 Virginia Cardiovascular Care,
14904 Jefferson Davis Hwy, Woodbridge, VA 22191-3908
11524586 +EDI: WFNNB.COM Mar 20 2013 02:48:00 WFNNB/Avenue, 8035 Quivira Rd, Lenexa, KS 66215-2746
11524585 +EDI: WFNNB.COM Mar 20 2013 02:48:00 WFNNB/Avenue, Attention: Bankruptcy, PO Box 182685,
Columbus, OH 43218-2685
11524583 +EDI: RMSC.COM Mar 20 2013 02:48:00 Walmart/GECRB, PO Box 530927, Atlanta, GA 30353-0927
11524584 +E-mail/Text: toddsadwin@westbayconsumer.com Mar 20 2013 03:10:46 West Bay Acquisitions,
PO Box 8009, Cranston, RI 02920-0009

TOTAL: 40

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

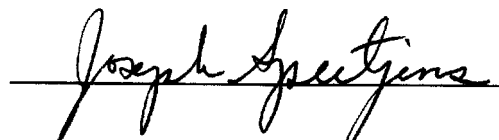
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2013

Signature:



District/off: 0422-9

User: admin
Form ID: B18

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Total Noticed: 57

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2013 at the address(es) listed below:

Robert Ogden Tyler rtyler@tbrclaw.com, rtyler@ecf.epiqsystems.com
Scott Alan Weible on behalf of Debtor Jorge Marrero scott@weible.com,
c.tafur@weible.com;reception@weible.com;weiblelaw.ecfmail@gmail.com

TOTAL: 2